

In the Claims

1           1.     [Original] A method for filtering electronic mail in a system  
2 comprising an electronic mail service provider, the method comprising the steps  
3 of:

4           specifying a requirement for a check, having a predetermined value, to be  
5 attached to an electronic mail transmitted by a sender to a recipient; and  
6           if the electronic mail comprises the check, accepting the electronic mail in  
7 response to the attached check.

1           2.     [Original] The method of claim 1 and further comprising the step  
2 of requiring the predetermined value to be a predetermined monetary value.

1           3.     [Original] The method of claim 1 and further comprising the step  
2 of requiring the predetermined value to be a predetermined credit value.

1           4.     [Original] The method of claim 1 and further comprising the step  
2 of returning the electronic mail to the sender if the check is not attached.

1           5.     [Original] The method of claim 1 and further comprising the step  
2 of the sender digitally signing the check.

1           6.     [Currently Amended] The method of claim [[1]] 5 and further  
2 including the step of the recipient digitally countersigning the check.

1           7.     [Currently Amended] The method of claim [[1]] 6 and further  
2 including the steps of:

3           the electronic mail service provider sending the electronic mail to a  
4 clearinghouse for processing;

5           the clearinghouse verifying the sender's digital signature and the  
6 recipient's digital signature; and

PDNO. 10007231-1  
S/N: 09/812,493  
Amendment A

7 the clearinghouse placing a value hold on an account from which the  
8 check is drawn, the value hold being equal to the predetermined value.

1 8. [Original] A method for filtering a communication in a  
2 communications system, the method comprising the steps of:  
3 specifying a requirement for a predetermined value to be attached to the  
4 communication transmitted by a sender to a recipient; and  
5 if the communication comprises the predetermined value, the recipient  
6 evaluating the communication in response to the attached predetermined value.

1 9. [Original] The method of claim 8 wherein the communications  
2 system is a telephone system and the communication is a telephone call.

1 10. [Original] The method of claim 8 wherein the communications  
2 system is a postal system and the communication is a written communication.

1 11. [Original] A method for filtering an electronic mail in a system  
2 comprising an electronic mail service provider and a clearinghouse, the method  
3 comprising the steps of:  
4 the electronic mail service provider receiving the electronic mail addressed  
5 to a recipient from a sender;  
6 the electronic mail service provider verifying that the electronic mail  
7 comprises a check having a value;  
8 the electronic mail service provider requesting the clearinghouse to place  
9 a hold on a sender account associated with the check;  
10 the clearinghouse verifying that the check comprises a signature that  
11 corresponds to the sender;  
12 the clearinghouse verifying that the sender account has sufficient value  
13 equal to or greater than the value of the check;  
14 if the sender account has sufficient value, the clearinghouse instituting  
15 the hold on the sender account substantially equal to the value of the check;  
16 the electronic mail service provider receiving a status of the hold; and

PDNO. 10007231-1  
S/N: 09/812,493  
Amendment A

17 the electronic mail service provider processing the electronic mail in  
18 response to the status of the hold.

1 12. [Original] The method of claim 11 wherein the predetermined  
2 value is negotiated between the sender and the recipient.

1 13. [Original] The method of claim 11 wherein the predetermined  
2 value is determined by the recipient and publicized for access by the public.

1 14. [Original] The method of claim 11 and further including the steps  
2 of:

3 if the status of the hold indicates that the hold was not instituted, the  
4 electronic mail service provider returning the electronic mail to the sender; and  
5 if the status of the hold indicates that the hold was instituted, the  
6 electronic mail service provider sending the electronic mail to the recipient.

1 15. [Original] The method of claim 14 and further including the steps  
2 of:

3 the recipient countersigning the check; and  
4 the recipient transmitting the countersigned check to the clearinghouse.

1 16. [Original] The method of claim 15 and further including the step of  
2 the clearinghouse transferring the value of the check from the sender account to  
3 a recipient account.

1 17. [Original] A method for filtering an electronic mail in a system  
2 comprising an electronic mail service provider, a client electronic mail, and a  
3 clearinghouse, the method comprising the steps of:

4 the electronic mail service provider receiving the electronic mail addressed  
5 to a recipient from a sender;  
6 verifying that the electronic mail comprises a check having a  
7 predetermined value, a transaction identification, and an expiration date;

PDNO. 10007231-1  
S/N: 09/812,493  
Amendment A

5

8 verifying that the expiration date is adequate to process the check;  
9 verifying that the recipient can countersign the check;  
10 requesting the clearinghouse to place a hold on a sender account  
11 associated with the check;  
12 verifying that the check comprises a signature that corresponds to the  
13 sender;  
14 the clearinghouse verifying that the expiration date has not expired;  
15 verifying that the transaction identification is unique;  
16 verifying that the sender account has sufficient value equal to or greater  
17 than the value of the check;  
18 if the sender account has sufficient value, the clearinghouse instituting  
19 the hold on the sender account substantially equal to the value of the check;  
20 the electronic mail service provider receiving a status of the hold;  
21 if the hold has not been instituted, the electronic mail service provider  
22 sending the electronic mail to the sender;  
23 if the hold has been instituted, the electronic mail service provider  
24 forwarding the electronic mail to the client electronic mail;  
25 the client electronic mail countersigning the check with a  
26 countersignature;  
27 the client electronic mail transmitting the check to the clearinghouse  
28 along with a new hold status request;  
29 verifying that the hold is active;  
30 verifying the countersignature;  
31 if the new hold status request indicates a value transfer, transferring  
32 value from the sender account to a recipient account; and  
33 if the new hold status request indicates a release of the hold, releasing  
34 the hold on the sender account.

1 18. [Original] The method of claim 17 and further including the step of  
2 instituting the hold for a time-limited duration.

PDNO. 10007231-1  
S/N: 09/812,493  
Amendment A

1           19. [Currently Amended] The method of claim 17 and further including  
2 the steps of:  
3           if the countersignature is not valid, transmitting the electronic mail to the  
4 sender; and  
5           if the hold is not active[;)] , transmitting the electronic mail to the sender.

1           20. [Original] A method for an electronic mail service provider to filter  
2 electronic mail in a system comprising an electronic mail client and at least one  
3 clearinghouse, the method comprising the steps of:  
4           receiving an electronic mail addressed to an intended recipient;  
5           verifying that the electronic mail comprises a check having a  
6 predetermined value and an expiration date, the check being drawn on a  
7 sender's account;  
8           verifying that the predetermined value is sufficient for the intended  
9 recipient;  
10          verifying that the intended recipient can validly countersign the check;  
11          identifying a clearinghouse of the at least one clearinghouse that can  
12 handle the check; and  
13          requesting the clearinghouse to initiate a hold on the sender's account for  
14 an amount substantially equal to the predetermined value.

1           21. [Original] The method of claim 20 and further including the steps  
2 of:  
3           receiving a status of the hold from the clearinghouse;  
4           if the status of the hold indicates that the hold is inactive, sending the  
5 electronic mail to the sender; and  
6           if the status of the hold indicates that the hold is active, sending the  
7 electronic mail to the electronic mail client.

1           22. [Original] A method for a clearinghouse to process an electronic  
2 mail check, the check comprising a predetermined value, a sender's signature,  
3 an expiration date, an intended recipient, and a transaction identification, the  
4 check being drawn on a sender's account, the method comprising the steps of:

PDNO. 10007231-1  
S/N: 09/812,493  
Amendment A

5 verifying validity of the sender's signature;  
6 verifying that the expiration date has not expired;  
7 verifying that the transaction identification is unique to that particular  
8 check;  
9 verifying that the sender's account has sufficient value to match the  
10 check's predetermined value; and  
11 instituting a hold on the sender's account for an amount substantially  
12 equal to the predetermined value.

1 23. [Original] The method of claim 22 wherein the step of instituting  
2 the hold includes instituting the hold on the sender's account for an amount  
3 equal to the predetermined value plus a transaction fee.

1 24. [Original] The method of claim 22 and further including the steps  
2 of:  
3 receiving the check from an electronic mail client, associated with the  
4 intended recipient, including a countersignature;  
5 receiving a hold status request from the electronic mail client;  
6 verifying that the hold is active;  
7 verifying that the countersignature is valid;  
8 if the hold status request indicates to release the hold, releasing the hold  
9 on the sender's account; and  
10 if the hold status request indicates to convert the hold to a transfer of  
11 value, transferring value from the sender's account to an account designated by  
12 the intended recipient.

1 25. [Original] The method of claim 24 wherein the value transferred  
2 from the sender's account is substantially equal to the predetermined value.

PDNO. 10007231-1  
S/N: 09/812,493  
Amendment A

1           26. [Original] A method for an electronic mail client to filter received  
2 electronic mail from a sender, the method comprising the steps of:  
3           receiving an electronic mail from the sender through an electronic mail  
4 service provider, the electronic mail comprising a check having a predetermined  
5 value, a sender's signature, and a transaction identification;  
6           detaching the check from the electronic mail;  
7           countersigning the check with a countersignature; and  
8           transmitting the check with the countersignature to a clearinghouse for  
9 processing.

1           27. [Original] A system for filtering electronic mail comprising:  
2           a clearinghouse that processes a check that is coupled to an electronic  
3 mail that was sent by a sender to an intended recipient, the clearinghouse  
4 generating a check status in response to the processing; and  
5           an electronic mail service provider, coupled to the clearinghouse, that  
6 transmits the electronic mail to either the intended recipient or back to the  
7 sender in response to the check status.

1           28. [Original] The system of claim 27 and further including a bank  
2 coupled to the clearinghouse, the clearinghouse having means for accessing a  
3 sender account and an intended recipient account in order to transfer value from  
4 the sender account to the intended recipient account.

1           29. [Original] The system of claim 28 wherein the clearinghouse,  
2 electronic mail service provider, and bank are coupled through the Internet.

1           30. [Original] The system of claim 28 wherein the clearinghouse,  
2 electronic mail service provider, and bank are coupled through a packet switched  
3 network.

*PDNO. 10007231-1*  
*S/N: 09/812,493*  
*Amendment A*

1           31. [Original] A system for processing a check attached to an  
2 electronic mail in order to generate interest in reading the electronic mail, the  
3 electronic mail transmitted by a sender to an intended recipient, the check  
4 having a predetermined value and being drawn on a sender's account and  
5 comprising an expiration date and a transaction identification, the system  
6 comprising:

7           means for verifying validity of the sender's signature;

8           means for verifying that the expiration date has not expired;

9           means for verifying that the transaction identification is unique to that  
10 particular check;

11          means for verifying that the sender's account has sufficient value to  
12 match the check's predetermined value; and

13          means for instituting a hold on the sender's account for an amount  
14 substantially equal to the predetermined value.

1           32. [New] The method of claim 1 further comprising communicating  
2 the electronic mail having the check attached thereto using the communications  
3 system comprising an electronic mail communications system.

1           33. [New] The method of claim 1 wherein the accepting comprises  
2 accepting using a processor.

1           34. [New] The method of claim 1 wherein the accepting comprises  
2 accepting using a processor of an Internet Service Provider associated with the  
3 recipient.

1           35. [New] The method of claim 1 wherein the check comprises an  
2 electronic check configured to cause the transfer of currency corresponding to  
3 the predetermined value from the sender to the recipient responsive to the  
4 accepting.

PDNO. 10007231-1  
S/N: 09/812,493  
Amendment A



1           36. [New] The method of claim 1 further comprising attaching the  
2 check to the electronic mail and wherein the accepting comprises accepting  
3 using the recipient if the check has the predetermined value.

1           37. [New] The method of claim 1 further comprising transferring  
2 currency corresponding to the predetermined value responsive to the accepting.

1           38. [New] The method of claim 1 wherein the sender and the recipient  
2 have an account of credits, and the predetermined value corresponds to an  
3 amount of the credits of the account.

1           39. [New] The method of claim 8 further comprising communicating  
2 the communication having the check attached thereto using a communications  
3 system.

1           40. [New] The system of claim 31 wherein the verified expiration date  
2 comprises an expiration date of the check attached to the electronic mail and  
3 the verified transaction identification comprises a transaction identification of the  
4 check attached to the electronic mail.

*PDNO. 10007231-1*  
*S/N: 09/812,493*  
*Amendment A*